

[Doctors' Day: Medical fraternity denied insurance, being asked to pay more](#)

More government support, especially in health insurance, is the need of the hour

Aprajita Sharma | Updated On - July 2, 2021 / 10:11 AM IST



Insurance — be it life or health — has seen a sudden jump after Covid-19. The fear of contracting virus drove many to buy a life and a health cover. The medical fraternity is much more prone to virus infection. They need insurance more than anyone else. However, there have been cases, especially during second wave of Covid-19, when doctors and other medical staff were denied insurance. “Doctors never faced a challenge in buying insurance pre-Covid-19 or even during the first wave. It is only after the second wave when insurers started getting a lot of claims from healthcare workers. New proposers were asked specific questions if they were exposed to Covid suffering patients on a day to day basis or not. There are multiple cases of Insurers declining the proposals by healthcare workers or asking them to pay more premium,” says Mahavir Chopra, founder, Beshak.org.

However, Gurdeep Singh Batra, Head – Retail Underwriting, Bajaj Allianz General Insurance, emphasises occupational underwriting does not exist in insurance. The insurance company cannot reject a proposal just because someone is a doctor, lawyer or a farmer.

“We don’t deny insurance based on occupation. All doctors who have an insurance with us have been able to renew their policies. We haven’t seen any such case with other insurers as well. All insurers have been forthcoming at supporting frontline workers,” he says.

Batra says there may have been cases where the proposals were rejected due to any health deficiency.

“The rejections could have been due to medical underwriting irrespective of the profession,” says Batra.

Current status

To be fair to the industry, all health insurers have launched Covid-specific Corona Kavach policy in which they provide a 5% discount in premium to doctors, nurses and other healthcare workers — as mandated by insurance regulator IRDA.

In August 2020, Max Bupa Health Insurance launched a new product ‘Reassure’, providing 5 per cent discount in premium to doctors.

Insurance not a charity

Insurance companies maintain they are not discriminating against the medical fraternity.

“Private insurers have a balance sheet to maintain. They are answerable to shareholders. Covid-19 is a war-like situation for medical staff. It is like asking insurers to cover the lives of soldiers fighting at the border. The government should come forward to provide insurance to doctors or promise insurers to cover their losses,” says Chopra.

On Doctor’s day, Prime Minister Narendra Modi along with many other organisations thanked the medical fraternity on behalf of the whole country. Are we only giving a lip service to Covid-19 warriors or really taking care of them? Only time will tell.

To be fair to the government, it did launch the Pradhan Mantri Garib Kalyan Package in 2020 to provide insurance cover to healthcare workers. In case of loss of life due to Covid-19 or accidental death on account of COVID-19 related duty, it has promised Rs 50 lakh insurance cover to the affected family. However, more government support, especially in health insurance, is the need of the hour.